

Planet: Drive positive impact – Indicator index 2022

Key

AR: Annual Report
ISD: Integrated sustainability disclosure

Impact area



Environmental impact



Social impact



Governance impact

The Planet section index table below provides an overview of all the metrics we report in the planet section of our Integrated Sustainability Disclosure (ISD), the section which includes TCFD requirements. The metrics are structured in metric families that help us monitor and report on our progress. The index table should support the reader in giving an overview of the metrics used to measure the alignment and manage the related transformation.

Note: Zurich Insurance Group has no ownership interest in the Farmers Exchanges, which are therefore excluded from the scope of reporting for the below standards. Farmers Group, Inc., a wholly-owned subsidiary of the Group, provides certain non-claims services and ancillary services to the Farmers Exchanges as its attorney-in-fact and receives fees for its services.

ESG	Indicator	Reference	Unit	Disclosure
Underwriting				
E	Current exposure to physical risk	Average expected loss	m USD average expected losses from climate-related natural catastrophes for top 5 peril regions	AR 136 section 4.1.3 of the ISD: Natural catastrophe modeling: current exposure to physical risk
		Probable maximum loss	% SST Target capital contribution by risk type	AR 136 section 4.1.3 of the ISD: Figure 12 Swiss Solvency Test (SST) chart on the left
			% climate-related perils as a fraction of total nat cat SST target capital	AR 136 section 4.1.3 of the ISD: Figure 12 Swiss Solvency Test (SST) chart on the right
			m USD net annual aggregate loss by top 3 perils	AR 137 section 4.1.3 of the ISD: Natural catastrophe modeling: current exposure to physical risk
Total monetary losses	% total loss ratio	AR 137 section 4.1.3 of the ISD: Natural catastrophe modeling: current exposure to physical risk		
	% loss ratio attributable to nat cats	AR 137 section 4.1.3 of the ISD: Monetary losses from natural catastrophes		
	m USD Total amount of net losses	AR 137 section 4.1.3 of the ISD: Table 3 Total amount of net losses in USD m		
E	Climate risk impact	Estimated impacts on size and composition of demand	heatmap based on impact thresholds	AR 141 section 4.1.5 Portfolio-level climate risk scenario analysis - Underwriting
		Estimated impacts on claims	heatmap based on impact thresholds	AR 141 section 4.1.5 Portfolio-level climate risk scenario analysis - Underwriting
S	Revenues from sustainable solutions	Revenues related to energy efficiency and carbon technology	m USD gross written premiums and policy fees related to energy efficiency and low carbon technology	AR 158 section 4.4.2 of the ISD: Our performance metrics
Underwriting & investment management				
E	Exclusion screens	Thermal coal, oil sands and oil shale exclusions	# companies engaged subject to the coal and oil sands policy by progress	AR 158-159 section 4.4.2 of the ISD: Our performance metrics
E	Engagement for the transition	Engagement approach baseline	% engagement with corporations with or without SBTs	AR 159 section 4.4.2 of the ISD: Our performance metrics
		Engagement status	% engagement started	AR 159 section 4.4.2 of the ISD: Our performance metrics
			% engagement not started	AR 159 section 4.4.2 of the ISD: Our performance metrics
			Engagement progress	% bilaterally engaged (started)
		Engagement outcome	% collectively engaged (started)	AR 159 section 4.4.2 of the ISD: Our performance metrics
			% outcome failed	AR 159 section 4.4.2 of the ISD: Our performance metrics
			% outcome succeeded	AR 159 section 4.4.2 of the ISD: Our performance metrics
Engagement progress for top 10 emitters without SBTs	% ongoing	AR 159 section 4.4.2 of the ISD: Our performance metrics		
Engagement progress for top 10 emitters without SBTs	% financed emissions by top 10 emitters w/o targets indicating engagement status	AR 160 section 4.4.2 of the ISD: Our performance metrics		

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Investment management				
E	Climate risk impact	Estimated impact on listed equity portfolio across net-zero 2050 and current policies scenarios in comparison to a well-diversified global equity benchmark ¹	heatmap based on impact thresholds (equity)	AR 147 section 4.1.6 of the ISD: Portfolio-level climate risk scenario analysis - Investment Management: Figure 17
		Estimated impact on corporate bond portfolio across net-zero 2050 and current policies scenarios in comparison to a well-diversified global benchmark ¹	heatmap based on impact thresholds (corporate bond)	AR 149 section 4.1.6 of the ISD: Portfolio-level climate risk scenario analysis - Investment Management: Figure 18
E	Emission reduction targets	In scope AuM - Corporate Portfolio	bn USD (by region and by sector)	AR 162 section 4.4.2 of the ISD: Our performance metrics
		Absolute financed emissions - Corporate Portfolio	metric tons CO ₂ e (by region and by sector)	AR 163 section 4.4.2 of the ISD: Our performance metrics
		Relative emission intensity - Corporate Portfolio	metric tons CO ₂ e / 1m MV (by region and by sector)	AR 163 section 4.4.2 of the ISD: Our performance metrics
		Financed emissions with SBT - Corporate Portfolio	% financed emissions with SBT (by region and by sector)	AR 164 section 4.4.2 of the ISD: Our performance metrics
		Reductions under coal and oil sands policy - Corporate Portfolio	% financed emissions in run-off under coal/oil sands policy	AR 164 section 4.4.2 of the ISD: Our performance metrics
		In scope AuM - Global Real Estate Portfolio	bn USD (by region) ¹	AR 164 section 4.4.2 of the ISD: Our performance metrics
		Absolute emissions - Global Real Estate Portfolio	metric tons CO ₂ e (by region) ¹	AR 164 section 4.4.2 of the ISD: Our performance metrics
		Relative emission intensity - Global Real Estate Portfolio	kg CO ₂ e / sqm (by region) ¹	AR 164 section 4.4.2 of the ISD: Our performance metrics
E	Financing the transition	Climate solution investment	m USD climate solution investment	AR 166 section 4.4.2 of the ISD: Our performance metrics
			m USD green impact investment	AR 166 section 4.4.2 of the ISD: Our performance metrics
			m USD green certified buildings	AR 166 section 4.4.2 of the ISD: Our performance metrics
		Emissions avoided through (climate-related) impact investment	metric tons CO ₂ e avoided (absolute)	AR 166 section 4.4.2 of the ISD: Our performance metrics
E	Other responsible investment KPIs	Responsible investment strategy KPIs	% AuM managed by responsible investors	AR 166 section 4.4.2 of the ISD: Our performance metrics. Table 12
			m USD impact investments ²	AR 166 section 4.4.2 of the ISD: Our performance metrics. Table 12
			% of investment portfolio	AR 166 section 4.4.2 of the ISD: Our performance metrics. Table 12
			m USD investment portfolio	AR 166 section 4.4.2 of the ISD: Our performance metrics. Table 12
		Proxy voting	% votes cast / not cast	AR 167 section 4.4.2 of the ISD: Our performance metrics
			% voting behaviour (with, against management, not cast)	AR 167 section 4.4.2 of the ISD: Our performance metrics
		Impact investing portfolio	m USD impact investments ¹	AR 167-168 section 4.4.2 of the ISD: Our performance metrics
			% environmental / social share	AR 168 section 4.4.2 of the ISD: Our performance metrics
			USD impact asset class (bonds, private equity, private debt)	AR 168 section 4.4.2 of the ISD: Our performance metrics
		People benefited	# people benefited by impact investment	AR 168 section 4.4.2 of the ISD: Our performance metrics
Advancing together	# membership organizations	AR 168 section 4.4.2 of the ISD: Our performance metrics		
	# speeches at conferences and other events	AR 168 section 4.4.2 of the ISD: Our performance metrics		

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Own operations				
	Sustainable operations	Absolute carbon emissions coming from our own operations	metric tons CO2e Total (Scope 1-3)	AR 169 section 4.4.2 of the ISD: Our performance metrics
			metric tons CO2e Scope 1 & 2 combined	AR 169 section 4.4.2 of the ISD: Our performance metrics
			metric tons CO2e Scope 3 (operational indirect)	AR 169 section 4.4.2 of the ISD: Our performance metrics
		Reduction in operational carbon emissions	% reduction to base year total operational emissions	AR 169 section 4.4.2 of the ISD: Our performance metrics
			% reduction to base year scope 1 & 2 combined	AR 169 section 4.4.2 of the ISD: Our performance metrics
			% reduction to base year scope 3	AR 169 section 4.4.2 of the ISD: Our performance metrics

1 Real estate emissions are only available with a four-quarter lag. Emissions in 2022 will be reported in the 2023 Annual Report. Includes investment portfolio buildings only, as own use buildings fall under our net-zero program and reporting for our own operations.
 2 Both represent the same metric, used within different contexts of metric visualisation.
 3 During the annual audit of our environmental data 2021 performed in the first half of 2022, a number of data quality improvement opportunities were revealed. Therefore the 2021 results also include restated 2019 and 2020 data.